

FRANCOIS, FARAH JEAN  
N/A

2914 FARRAGUT  
BROOKLYN, NY 11210  
(347)995-5054

2017 BMW 5 SERIES  
WBAJA7C38HG904646

POSTED

Year \_\_\_\_\_

Make \_\_\_\_\_

VIN \_\_\_\_\_

Motor No. \_\_\_\_\_

Date of Purchase \_\_\_\_\_

Purchased From \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Title No. \_\_\_\_\_

License No. \_\_\_\_\_

Stock No. 3385 ✓

Date Sold \_\_\_\_\_

Invoice No. \_\_\_\_\_

Mileage \_\_\_\_\_

Sc \_\_\_\_\_

Ac \_\_\_\_\_

Ch \_\_\_\_\_

State \_\_\_\_\_

Phone No. \_\_\_\_\_

Zip \_\_\_\_\_

212 347-9954

☐ Bill of Sale

☐ Certificate of Title

☐ Odometer Certification

*Capital One*  
*OK*  
*\$632.94*

Received Title

Purchaser



## CREDIT APPLICATION


**VICTORY**  
 AUTO GROUP

**The All New**  
**PRE-OWNED**  
**SUPER CENTER**

 NMC DCA Lic: 1187918 • 12 • 70  
 NMC DCA Lic: 1187918 • 12 • 70  
 12 • 71

*Everyone needs a Victory in life!*

## GENERAL INFORMATION / INFORMACION GENERAL

 A CREDIT APPLICATION MUST BE COMPLETED FOR EACH APPLICANT  
 LA APLICACION DE CREDITO DEBE SER COMPLETADA POR CADA APLICANTE

 INDIVIDUAL ☐ JOINT ☐ COMPARTIDO ☐ NEGOCIOS con GARANTE PERSONAL

## APPLICANT / APLICANTE

 FULL NAME FIRST NAME PROPIO MI INITIAL LAST APELLIDO  
 NAME EMMA MUEL AFOREST  
 COMPLETE:

 SOCIAL SECURITY #  
 SEGURO SOCIAL

## CO-APPLICANT / CO-APPLICANTE

 FULL NAME FIRST NAME PROPIO MI INITIAL LAST APELLIDO  
 NAME FARAH JEAN FRANCOIS  
 COMPLETE:

 DATE OF BIRTH  
 FECHA DE NACIMIENTO

 SOCIAL SECURITY #  
 SEGURO SOCIAL

REDACTED

 STREET ADDRESS  
 DOMICILIO CALLE

 TIME AT RESIDENCE  
 TIEMPO DE RESIDENCIA

 2014 faragut rd  
 CITY, STATE, ZIP  
 CUIDAD, ESTADO, CODIGO POSTAL

 HOME PHONE #  
 TELEFONO

 STREET ADDRESS  
 DOMICILIO CALLE

 TIME AT RESIDENCE  
 TIEMPO DE RESIDENCIA

 2014 faragut rd  
 CITY, STATE, ZIP  
 CUIDAD, ESTADO, CODIGO POSTAL

 HOME PHONE #  
 TELEFONO

 PREVIOUS STREET ADDRESS  
 ANTERIOR DOMICILIO CALLE

 CITY, STATE, ZIP  
 CUIDAD, ESTADO, CODIGO POSTAL

 TIME AT RESIDENCE  
 TIEMPO DE RESIDENCIA

 11210 347 99550  
 CITY, STATE, ZIP  
 CUIDAD, ESTADO, CODIGO POSTAL

 TIME AT RESIDENCE  
 TIEMPO DE RESIDENCIA

 OWN ☐ RENT ☐ LIVE WITH OTHER, NAME  
 PROPIETARIO INQUILINO/RENTA VIVE CON FAMILIAR OTROS OCUPANTES:  
 MORTGAGE LENDER/ANDLORO MONTHLY PAYMENT  
 HIPOTECA / ACREEDOR HIPOTECARIO/ARENDADOR PAGO MENSUAL

 OWN ☐ RENT ☐ LIVE WITH OTHER, NAME  
 PROPIETARIO INQUILINO/RENTA VIVE CON FAMILIAR OTROS OCUPANTES:  
 MORTGAGE LENDER/ANDLORO MONTHLY PAYMENT  
 HIPOTECA / ACREEDOR HIPOTECARIO/ARENDADOR PAGO MENSUAL

## EMPLOYMENT INFORMATION / INFORMACION DE EMPLEO

 EMPLOYER NAME TIME AT JOB  
 NOMBRE DEL EMPLEADOR TIEMPO EN EL EMPLEO  
 House call Home Care 4  
 EMPLOYER ADDRESS MONTHS  
 CALLE DEL EMPLEADOR CIUDAD, ESTADO, CODIGO POSTAL  
 POSITION / TITLE WORK PHONE#  
 OCUPACION/TITULO TELEFONO DEL TRABAJO  
 Personal Assistant

 EMPLOYER NAME TIME AT JOB  
 NOMBRE DEL EMPLEADOR TIEMPO EN EL EMPLEO  
 Nails Whole Food 6  
 EMPLOYER ADDRESS MONTHS  
 CALLE DEL EMPLEADOR CIUDAD, ESTADO, CODIGO POSTAL  
 POSITION / TITLE WORK PHONE#  
 OCUPACION/TITULO TELEFONO DEL TRABAJO  
 Manager

 ANNUAL GROSS INCOME  
 INGRESO BRUTO ANUAL  
 31,000

 ANNUAL GROSS INCOME  
 INGRESO BRUTO ANUAL  
 41,000

 PREVIOUS EMPLOYER OR SCHOOL  
 EMPLEADOR ANTERIOR O ESCUELA  
 YEARS MONTHS  
 ANOS MESES

 PREVIOUS EMPLOYER OR SCHOOL  
 EMPLEADOR ANTERIOR O ESCUELA  
 YEARS MONTHS  
 ANOS MESES

## APPLICANTS STATEMENT / DECLARACION JURADA DEL APLICANTE

 EVERY STATEMENT I HAVE MADE ON THIS CREDIT APPLICATION IS TRUE AND HAS BEEN MADE BY ME WITH THE  
 UNDERSTANDING YOU WILL RELY ON IT. I AGREE THAT IF ANYTHING ARISES WHICH CHANGES ANY OF THE  
 STATEMENTS I HAVE MADE, I WILL PROMPTLY TELL YOU. YOU MAY EXCHANGE INFORMATION ABOUT ME WITH  
 OTHERS. YOU MAY REQUEST A CREDIT REPORT ON ME AND IF I ASK, YOU WILL TELL ME THE NAME AND  
 ADDRESS OF THE CONSUMER REPORTING AGENCY THAT FURNISHED IT. IF YOU UPDATE, RENEW, OR EXTEND  
 MY LOAN, YOU MAY REQUEST A NEW CREDIT REPORT WITHOUT TELLING ME.

 PARA DECLARACION QUE HE HECHO EN LA PRESENTE SOLICITUD DE CREDITO ES CIERTA Y HA SIDO REALIZADO POR MI  
 CON EL ENTENDIMIENTO DE QUE USTED SE BASARA EN ESTA INFORMACION, ME COMPROMETO A QUE SI SE PRODUCIERA  
 ALGUN CAMBIO EN LAS DECLARACIONES PREVIAMENTE REALIZADAS, SE LO HARE SABER ORDINARIAMENTE ENTENDIENDO  
 QUE USTED PROBABLEMENTE COMPARTIRA MI INFORMACION PERSONAL CON OTRAS ENTIDADES. USTED SOLICITARA UN  
 INFORME DE MI CREDITO PERSONAL Y SI YO SE LO SOLICITO USTED ME PROVEERA CON LAS FUENTES DE DONDE SE  
 ARJUNO DICHA INFORMACION INCLUYENDO NOMBRE Y DOMICILIO DE LA AGENCIA DEL CONSUMIDOR QUE  
 PROPORCIONO DICHO REPORTE. SI ACTUALIZA, RENUEVA O EXTIENDE MI PRESTAMO, USTED PODRA SOLICITAR UN

 Applicant: Emma D. Lopez  
 Date: MAY 30, 2020  
 Co-Applicant: Farah Jean Francois  
 Date: 02/30/2020  
 DEFENDANTS

RECEIPT



4070 Boston Road  
Bronx, NY 10475  
P: (718) 515-2277 F: (708) 515-6440  
[www.victorymitsubishi.com](http://www.victorymitsubishi.com)

CUSTOMER

EMMANUEL LAFOREST

RECEIPT #

100015210

DATE

5/30/20 20:04

AMOUNT

8600.00

Payment Received:

CASH

Total Received: 8600.00  
8600.00

Payment Applied To: CASH DEPOSIT--LAFOREST, EMMANU

2010 : 3385 : 3385

Total Applied: 8600.00  
8600.00



# **LAW 553-NY-B-A-eps 10/18**

## **RETAIL INSTALMENT CONTRACT SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

Dealer Number \_\_\_\_\_ Contract Number \_\_\_\_\_

Buyer Name and Address (Including County and Zip Code) FARAH JEAN FRANCOIS 2914 FARRAGUT BROOKLYN, NY 11210 KINGS	Co-Buyer Name and Address (Including County and Zip Code) N/A N/A N/A	Seller-Creditor (Name and Address) VICTORY MITSUBISHI 4070 Boston Rd BRONX, NY 10475
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Vehicle Identification Number
USED	2017	BMW 5 SERIES	WBAJA7C38HG904646
<input type="checkbox"/> Primary Use For Which Purchased <input type="checkbox"/> Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A			

FEDERAL TRUTH-IN-LENDING DISCLOSURES			
ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	Amount Financed <small>The amount of credit provided to you or on your behalf.</small>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled.</small>
13.66 %	\$ 13,863.19	\$ 29,462.81	\$ 43,326.00
			\$ 52,326.00 is

**Agreement to Arbitrate:** By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X \_\_\_\_\_  
Co-Buyer Signs X N/A

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
72	601.75	Monthly beginning 07/29/20
N/A	N/A	N/A

Or As Follows: N/A

**GAP Waiver Notice**  
☒ If this box is checked, and if the vehicle is a total loss because it is confiscated, damaged, or stolen, you will not be liable for the gap amount. The gap amount is the excess, if any, of (1) the amount you would owe under this contract as of the date of loss if the vehicle were not a total loss and you were to prepay the contract in full (less any refunds we get for cancelling optional insurance, maintenance, service or other contracts), over (2) the sum of (a) any past due payments and other amounts due because you broke promises in this contract and (b) the actual cash value of the vehicle immediately before the loss.

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 1.00 or 5 % of the part of the payment that is late, whichever is greater .

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information. See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

### **WARRANTIES**

The following paragraph does not affect any warranties covering the vehicle that the manufacturer may provide or limit any rights you may have under the Lemon Laws or, for used vehicles, under the certificate of serviceability that was included in your purchase contract. The following paragraph also does not apply if the vehicle is a used vehicle you bought in New York City. Unless the Seller makes a written warranty or enters into a service contract within 90 days of the date of this contract, the Seller makes no warranties on the vehicle. Making no warranties means that you get no express warranties, and no implied warranties of merchantability or fitness for a particular purpose.

The following notice only applies to used vehicles bought in New York City:

### **IMPORTANT NOTICE TO BUYER**

- (A) STATE LAW REQUIRES THAT SELLERS OF SECOND-HAND CARS CERTIFY IN WRITING TO THE BUYER THAT EACH CAR IS IN SAFE CONDITION AT THE TIME OF SALE.
- (B) THIS CERTIFICATION IS A GUARANTEE THAT THE CAR IS IN SAFE CONDITION AT THE TIME OF SALE.
- (C) YOU HAVE A RIGHT TO REQUEST THE DEALER TO REPAIR OR TO PAY IN FULL FOR REPAIRS OF ANY UNSAFE CONDITION IN THE CAR WHICH DOES NOT COMPLY WITH THIS CERTIFICATION.
- (D) THIS BUSINESS IS LICENSED BY THE DEPARTMENT OF CONSUMER AFFAIRS, 42 BROADWAY, NEW YORK, NEW YORK 10004. COMPLAINT PHONE: (212) 639-9675.

Buyer Signs X For all buyers Co-Buyer Signs X N/A

**DEFENDANTS 4**



**ITEMIZATION OF AMOUNT FINANCED**1 Cash Price (including \$ 3,105.81 sales tax) \$ 35,100.81 (1)

2 Total Downpayment =

Your trade-in is a \_\_\_\_\_ Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Vehicle Identification No. \_\_\_\_\_

Gross Trade-In Allowance  
Less Prior Credit or Lease Balance (e)  
Equals Net Trade In\$ N/A  
\$ N/A  
\$ N/A

+ Cash

\$ 9,000.00+ Other N/A\$ N/A+ Other N/A\$ N/A

(If total downpayment is negative, enter "0" and see 4f below)

\$ 9,000.00 (2)3 Unpaid Balance of Cash Price (1 minus 2) \$ 26,100.81 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance

Paid to Insurance Company or Companies

Life \_\_\_\_\_ \$ \_\_\_\_\_ N/A

Disability \_\_\_\_\_ \$ \_\_\_\_\_ N/A

B Vendor's Single Interest Insurance Paid to Insurance Company \$ \_\_\_\_\_ N/A

C Other Optional Insurance Paid to Insurance Company or Companies \$ \_\_\_\_\_ N/A

D Fees Paid to Government Agencies \$ \_\_\_\_\_ N/A

to NY STATE for INSPECTION \$ 37.00to N/A for N/A \$ N/Ato N/A for N/A \$ N/AE Government Taxes Not Included in Cash Price \$ N/AF Government License and/or Registration Fees \$ N/ALIC & REG FEES \$ 250.00G Government Certificate of Title Fees \$ N/AH Government Waste Tire Management Fee \$ N/AI Other Charges (Seller must identify who is paid and describe purpose) \$ N/Ato N/A for Prior Credit or Lease Balance (e) \$ N/Ato VICTORY MITSUBISHI for DOC FEE \$ 75.00to INTERSTATE (STAR AUTO) for SERVICE CONTRACT \$ 3,000.00to N/A for N/A \$ N/Ato N/A for N/A \$ N/Ato N/A for N/A \$ N/Ato N/A for N/A \$ N/Ato N/A for N/A \$ N/Ato N/A for N/A \$ N/Ato N/A for N/A \$ N/ATotal Other Charges and Amounts Paid to Others on Your Behalf \$ 3,362.00 (4)5 Amount Financed (3 + 4) \$ 29,462.81 (5)OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before \_\_\_\_\_, Year N/A. SELLER'S INITIALS N/A

☐ VENDORS SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Returned Check Charge: You agree to pay a charge of \$ 20 if any check you give us is dishonored.

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.  
If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the Insurance you want and sign below:

**Optional Credit Insurance**☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/ACredit Disability \$ N/A

Insurance Company Name \_\_\_\_\_

N/A

Home Office Address \_\_\_\_\_

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

**Other Optional Insurance**☐ N/A Type of Insurance \_\_\_\_\_ Term \_\_\_\_\_

Premium \$ \_\_\_\_\_ N/A

Insurance Company Name \_\_\_\_\_

N/A

Home Office Address \_\_\_\_\_

N/A

☐ N/A Type of Insurance \_\_\_\_\_ Term \_\_\_\_\_

Premium \$ \_\_\_\_\_ N/A

Insurance Company Name \_\_\_\_\_

N/A

Home Office Address \_\_\_\_\_

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.  
I want the insurance checked above.

☒ N/A Buyer Signature \_\_\_\_\_ Date \_\_\_\_\_☒ N/A Co-Buyer Signature \_\_\_\_\_ Date \_\_\_\_\_

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.



**NO COOLING OFF PERIOD UNLESS YOU HAVE A CONTRACT CANCELLATION OPTION**

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales. It also does not apply if you buy a used vehicle from a Seller-Creditor located in New York City and you did not decline your option to cancel. The laws of New York City provide a two-day cancellation option if you buy a used vehicle. This cancellation option is subject to certain conditions. See the NYC Used Car Contract Cancellation Option agreement for details.

☐ If checked, your last installment payment under this contract is a balloon payment ("Balloon Payment"). You have the option to do one or more of the following, as checked, at the time the Balloon Payment is due:

- a) ☐ You may pay your Balloon Payment when due.  
 b) ☐ You may refinance the Balloon Payment. See paragraph 1.e. below for details.  
 c) ☐ You may sell the vehicle back to us. See paragraph 1.e. below for details. If you exercise this option, \$ N/A per mile for each mile in excess of N/A miles shown on the odometer will be deducted from the sale price. The sale price will also be adjusted for excess wear and use as provided in paragraph 1.e.

**Trade-In Payoff Agreement:** Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle to arrive at the payoff amount shown in item 2 of the Itemization of Amount Financed as the "Prior Credit or Lease Balance." You understand that the amount quoted is an estimate.

If the actual payoff amount is more than the amount shown in 2 you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown in 2 Seller will refund to you any overage Seller receives from your prior lienholder or lessor.

Buyer Signature X N/A

Co-Buyer Signature X N/A

**OTHER IMPORTANT AGREEMENTS****1. FINANCE CHARGE AND PAYMENTS**

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **Balloon Payment Options.** Your Balloon Payment is due and payable as disclosed above. Because the contract is a simple finance charge contract, your Balloon Payment may differ from the amount shown depending on your payment habits. If checked above, you have the following options.

*Pay in Full.* You may pay the Balloon Payment in full when due.

*Refinance.* You may refinance the Balloon Payment unless you are in default under the contract. If we have advanced funds to cure any default, you must pay us back before the refinancing. You also must provide proof of insurance acceptable to us before the refinancing. The annual percentage rate for the refinancing will be the lower of the rate agreed to by you and us at the time of refinancing or the maximum rate permitted by law. The term of the refinancing will be based on the amount refinanced, the rate, and the amount of the monthly payment. The refinanced monthly payment will be the same as in this contract if the refinanced amount will be

fully paid within 36 months of the due date of the Balloon Payment. Otherwise, the monthly payment amount will be the amount needed to fully pay the refinanced amount within 36 months of the due date of the Balloon Payment. If you wish to refinance, you must notify us in writing. The notice must be received no later than 30 days prior to the due date of the Balloon Payment. If you choose to refinance the Balloon Payment at the time the Balloon Payment is due, we will provide you with the disclosures required under the federal Truth in Lending Act in the agreement to refinance we make with you. Both you and we must sign the agreement to refinance.

*Sell Back.* You may sell the vehicle to us for an amount equal to the Balloon Payment. You must pay us any other amount owed under the contract. The amount you owe will be based, in part, on the vehicle's mileage. You also must pay us the estimated costs of all repairs to the vehicle that are the result of excess mileage and excess wear and use, as described on this page. You must take the vehicle for inspection, to a place we select, no later than 15 days prior to the Balloon Payment due date. After the inspection, if you decide to sell the vehicle to us, you must deliver the vehicle to us no later than the Balloon Payment due date. At that time, you must also give us a title, which shows no liens other than our lien, transferring ownership to us or a person we select. After the inspection, if you decide not to sell the vehicle to us, you must immediately contact us and tell us whether you want to pay or refinance the last installment payment.

You must pay us the excess mileage fee shown above. You are also responsible for repairs of all damage to the vehicle that is the result of excess wear and use. These repairs include, but are not limited to:

- Replace any tire not part of a matching set of four or any tire which has less than 1/8 inch of remaining tread.
- Repair all mechanical defects.
- Repair or replace all dented, scratched, chipped, rusted or mismatched body panels, paint or vehicle identification items; all dented, scratched, rusted, pitted, broken or missing trim and grill work; all scratched, cracked, pitted or broken glass; all faulty window mechanisms; all stains, burns or worn areas; and all damage which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force.



**2. YOUR OTHER PROMISES TO US**

If you have not made the repairs before inspection of the vehicle you will owe the estimated costs of such repairs, even if the repairs are not made prior to your sale of the vehicle to us. If you disagree with the estimated costs of repairs, you may have the repairs made at your expense prior to your sale of the vehicle to us.

**a. If the vehicle is damaged, destroyed, or missing.**

The following paragraph does not apply if the box in the GAP Waiver Notice on page 1 of this contract is checked.

You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing. The terms and conditions of your liability if the vehicle is damaged, destroyed, or missing are described in a separate document you sign. The document is a part of this contract.

**b. Using the vehicle.**

You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.

**c. Security Interest.**

You give us a security interest in:

- The vehicle and all parts or goods put on it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

**d. Insurance you must have on the vehicle.**

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

**e. What happens to returned insurance, maintenance, service, or other contract charges.**

If we get a refund of insurance, maintenance, service, or other contract charges, we may subtract the refund from what you owe.

**3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES****a. You may owe late charges.**

You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

If you pay late, we may also take the steps described below.

**b.**

**You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once subject to any right you have to reinstate the contract for less (see below). Default means:

- You do not pay any payment on time;
- You give false, incomplete, or misleading information on a credit application;
- You start a proceeding in bankruptcy or one is started against you or your property; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Prepaid Finance Charge and the Finance Charge, any late charges, and any amounts due because you defaulted.

**c.**

**You may have to pay collection costs.** If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's fee and court costs as permitted by law. The maximum attorney's fee you will pay will be 15% of the amount you owe.

**d.**

**We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.

**e.**

**How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back. If two things are true, you have the right to get the vehicle back by paying all past due payments, any late charges, and any expenses we incurred related to retaking the vehicle, holding it, and preparing it for sale (reinstatement). First, you must have bought the vehicle primarily for personal, family, or household use. Second, your only default is a failure to pay an installment payment on time. Otherwise, we will tell you how much to pay to get the vehicle back. Your right to get the vehicle back ends when we sell it.

**f.**

**We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

**g.**

**What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.



**4. SERVICING AND COLLECTION CONTACTS**

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

**6. APPLICABLE LAW**

Federal law and the law of the state of our address shown on page 1 of this contract apply to this contract.

5. **Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

**ARBITRATION PROVISION****PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS**

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 ([www.adr.org](http://www.adr.org)), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et. seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.



**The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.**

**HOW THIS CONTRACT CAN BE CHANGED.** This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X *Victory J. Reynolds* Co-Buyer Signs X *N/A*  
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.  
See the rest of this contract for other important agreements.

**NOTICE TO BUYER: 1.** Do not sign this agreement before you read it or if it contains any blank space. **2.** You are entitled to a completely filled in copy of the agreement. **3.** Under the law, you have a right to pay off in advance the full amount due. If you do so, you may, depending on the nature of the credit service charge, either (a) prepay without penalty, or (b) under certain circumstances obtain a rebate of the credit service charge. **4.** According to law, you have the privilege of purchasing the insurance on the motor vehicle provided for in this contract from an agent or broker of your own selection.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You acknowledge that you have read all pages of this contract, including the arbitration provision on page 5, before signing below. You confirm that you received a completely filled-in copy when you signed it.

# **RETAIL INSTALLMENT CONTRACT**

Buyer Signs X *Victory J. Reynolds* Date 10/29/20 Co-Buyer Signs X *N/A* Date N/A

Co-Buyers and Other Owners    A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X *N/A* Address    *N/A* Title    *N/A*

Seller signs VICTORY MITSUBISHI Date 10/29/20 By X *[Signature]* Title    *N/A*

Seller assigns its interest in this contract to CAPITAL ONE AUTO FINANCE ☒ Assigned without recourse ☐ Assigned with limited recourse

☐ Assigned with recourse ☒ Assigned without recourse

Seller VICTORY MITSUBISHI By    Title





Department of  
Motor Vehicles

VEHICLE REGISTRATION/  
TITLE APPLICATION FOR  
DEALER SALES

This form is available at [dmv.ny.gov](http://dmv.ny.gov)

I WANT TO:

☒ REGISTER A VEHICLE  
☐ CHANGE A REGISTRATION

☐ RENEW A REGISTRATION  
☐ REPLACE LOST OR DAMAGED ITEMS

☐ GET A TITLE ONLY  
☐ TRANSFER PLATES

Plate Number

Office Use Only				Class
Batch File No.	<input type="checkbox"/> Orig	<input type="checkbox"/> Activity	<input type="checkbox"/> Renewal	Three of Name
<input type="checkbox"/> Dup	<input type="checkbox"/> Activity W/RR	<input type="checkbox"/> Renew W/RR	<input type="checkbox"/> Sales Tax with Title	

1 NAME OF PRIMARY REGISTRANT (Last, First, Middle or Business Name)

Registrant Type ☐ Individual ☐ Co-Registrants ☐ Corp/Organization

FRANCOIS, FARAH JEAN

NYS driver license ID number of PRIMARY REGISTRANT ☐ No CID

DATE OF BIRTH

GENDER

REDACTED

REDACTED

Male ☐ Female ☐

NAME OF CO-REGISTRANT (Last, First, Middle)

NYS driver license ID number of CO-REGISTRANT ☐ No CID

DATE OF BIRTH

GENDER

NAME CHANGE? ☐ YES ☒ NO

ADDRESS CHANGE? ☐ YES ☒ NO

TELEPHONE NUMBER

MOBILE TELEPHONE NUMBER

FORMER NAME (if name was changed you must present proof)

Area Code (347)995-5054

Area Code

THE ADDRESS WHERE PRIMARY REGISTRANT GETS MAIL (Include Street Number and Name, Rural Delivery or box number. This address will be on the document.)

EMAIL [alpo0220@gmail.com](mailto:alpo0220@gmail.com)

2914 FARRAGUT

Appt. No. City or Town

BROOKLYN

State N Y

Zip Code 11210

County of Residence

THE ADDRESS WHERE PRIMARY REGISTRANT RESIDES IF DIFFERENT FROM THE MAILING ADDRESS. (DO NOT GIVE A P.O. BOX.)

Appt. No. City or Town

N/A

State N/A

Zip Code N/A

KINGS

2 VEHICLE IDENTIFICATION NUMBER

WBAJA7C38HG904646

VEHICLE DESCRIPTION

Year 2017 Make BMW

Color 1 GRAY Color 2

Unladen Weight

Cylinders

For trailers & commercial vehicles Maximum Gross Weight

Adult Seating Capacity (including driver)

Odometer Reading in Miles 24580

Office Use Only Mileage Brand A E N

For commercial vehicles Axles Distance

CHANGES: Describe any vehicle changes and the reasons for the changes. (SUBMIT NYS TITLE IF ISSUED)

3 If the OWNER of the vehicle is DIFFERENT from the REGISTRANT, the OWNER must complete this section.  
NYS driver license number of OWNER NAME OF CURRENT OWNER(S) (Last, First, Middle)

DATE OF BIRTH

NAME OF CO-OWNER

THE ADDRESS WHERE OWNER GETS MAIL (Include the Street Number and Name, Rural Delivery or box number)

GENDER Male ☐ Female ☐

Appt. No. City or Town

State Zip Code

County

(Signature of owner or authorized person, and signature of co-owner if applicable)

(Date)

DEALER USE ONLY - LIEN FILING - Alterations are not allowed in the lienholder section below

Choose one → ☐ There are no liens ☐ I am filing for the lienholder(s) listed below

Lien Filing Code

64660

Lienholder Name

Lienholder Mailing Address (number, street, city, state, zip code)

64660

CAPITAL ONE AUTO FINANCE

PO BOX 660068 SACRAMENTO, CA 95866

NEW YORK DEALERS ONLY

Did you issue plates to this vehicle? ☐ Yes ☒ No

Plate Number

Reg. Class

Date Temp Issued

Facility ID Number

7123426

DEALER CERTIFICATION: I certify that all information provided on this application is true. I take responsibility for the integrity of the papers delivered to the Motor Vehicles office.

(Signature of Dealer or Authorized Representative)

OFFICE USE ONLY

New Plate

Status

Value (\$)

Rate

Out of State

Jurisdiction

Ins. Co. Code

Special Conditions

AT BV CF CO EO EX FL

Prior Owner

Insurance State

Title

Lien

Lien Number

Lien Release

PA PI PK RC RE SC SO

SP SR SS SV TE TL TO

TP TR TX XR X6 WO

Proof Submitted

Reg/Title

State

Stop/Response/Scoff Law

Approved By

Date

MM-82DEAL (10/19)

COMPLETE BOTH SIDES  
DEFENDANTS 10

PAGE 1 OF 2





## STATE OF NEW YORK



OPUS

## VEHICLE INSPECTION REPORT

Print Date: 5/30/2020 5:54:31 PM Inspection Date: 5/30/2020 5:50:49 PM Expiration Date: 05/31/2021 Inspection Type: Initial Inspection Version: 19.11.05

VEHICLE DETAILS	VIN	WBAJA7C38HG904646	MODEL	5 Series	FUEL	G
	YEAR	2017	PLATE	NOP/ATE	WEIGHT	0 - 8500 lbs
	MAKE	BMW	MILEAGE	24,586	EIR #	080226

INSPECTION SUMMARY	Inspection Result	Safety	Emission	Sticker Number	Fee
	PASS	PASS	PASS	LE: 3875733	\$37.00

**Congratulations, your vehicle has passed its annual New York State inspection. Please retain this receipt for your records. You may be required to present this receipt in order to renew your vehicle registration.**

**Wheel Removed**  
 1: L/F  
 2: R/F  
 3: L/R  
 4: R/R

## INFO

**\*\* The Result Of the inspection will be transmitted electronically To DMV, usually within 24 hours.**  
**Recall Advisory Notice** Any recall information included in this report is based on information supplied to the New York Vehicle Inspection Program at the time of inspection. The program depends on its sources for the accuracy and reliability of its information. Therefore, no responsibility is assumed by NY DMV or its agents for errors or omissions in this report. To check for vehicle recalls, go to NHTSA.gov/recalls and enter your vehicle's VIN (vehicle identification number). NHTSA.gov/recalls will quickly tell you if your vehicle has not been repaired as part of a safety recall in the last 15 years. In case of an open recall, you may visit a local new car dealer who sells and repairs your brand of vehicle to have it repaired at no expense.

**VEHICLE INSPECTION QUESTIONS:**

For additional information please contact the Department of Motor Vehicles at website address: <http://www.dmv.ny.gov>.  
 Or by telephone number: 212-645-5550 or 718-966-6155.



FACILITY INFO	Inspector Number	15KG	NYVIP2 Record Number	8728	Online/Offline	Online	DMV Record Match	N
	Facility Number	7099068	Facility Name	BRONX SUZUKI	Facility Phone Number	7185152277	Analyzer Number	NY00007726
	Address	4070 BOSTON RD BRONX						

DEFENDANTS 11



B03000R

VICTORY MITSUBISHI

Date: 7/15/20

CAP SHEET - DEALERSHIP

Page: 1

Vehicle Sold: 3385 2017 BMW 5 SERIES WBAJA7C38HG904646

Origination Date: 6/29/20

Odometer: 24580

Buyer Information

FRANCOIS, FARAH JEAN

2914 FARRAGUT

BROOKLYN, NY 11210

H: 347-995-5054  
a1po0220@gmail.com

## Financial Disclosure

Lender: CAPITAL ONE AUTO FINANCE

APR	Finance Chg	Amt	Financed	Tot	Payments	Tot	Sale Price
13.660	13863.19	29462.81		43326.00		52326.00	
72	Payments of	601.75	Beginning	7/29/20	Tot	Down	
	Selling Price		31,995.00		Down Payment		9,000.00
	Sales Tax		3,105.81		DOCUMENT FEE		75.00
	REGISTRATION		250.00		STATE INSPECTION		37.00
	Service Contract		3,000.00				

## Gross Profit

Vehicle Price	31,995.00	CL Comm.	.00
Accessories	.00	A&H Comm.	.00
Cost	31,325.00	GAP Comm.	.00
Hold Back	.00		
Work in Process	.00		
Accessories Cost	.00		
Adds to Cost	690.00	Buy Rate	11,660
Total Cost	32,015.00	Reserve *OVR*	1,420.84

Trade Allow	.00	A.M.O. (Back)	.00
ACV	.00	Service Contract	3,000.00
Over/Under Allow	.00	Serv Cont Cost	1,757.00
Pack	.00	Serv Cont Profit	1,243.00
		Incentive	.00
		Total F&I	2,663.84

A.M.O. (Front)	.00	A.M.O. (House)	.00
Comm. Gross	-20.00	House Gross	2,643.84

*BANK FEE	290.00	Adds to Cost	
*PROM NOTE	400.00		

## Commissions

ID	Name	Split	Unit	Commission
A31	YESSICA VALLEJO	N		317.26
999	HOUSE SALES REP	Y		.00

Total Comm.	317.26
House Net	2,326.58

DEFENDANTS 12





# Star Auto Vehicle Service Contract Application Page

Contract No. 700050896

VQ

3385 / 1757

## APPLICANT

Name: FARAH JEAN	FRANCOIS	Co-Applicant Name:	
Address: 2914 FARRAGUT		City: BROOKLYN	State: NY Zip: 11210
E-Mail address: francois@gmail.com		Phone: (347) 995-5054	

## SELLER

Name: VICTORY MITSUBISHI	Seller Code: 34816
Address: 4070 BOSTON RD	City: BRONX State: NY Zip: 10475
E-Mail address:	Phone: (718) 515-2277

lienholder: CAPITAL ONE AUTO FINANCE

## VEHICLE

Year: 2017	Make: BMW	Model: 530 XI	Number of cylinders: 4	Vehicle Class: 6	VIN: WBAJA7C38HG904646
Manufacturer's Warranty In-Service Date: 01/01/2017	Manufacturer's Warranty Term:	48 Months	50,000 Miles	Present Odometer Reading: 24,580	
Vehicle Purchase Date: 6/29/20	Contract Purchase Date: 6/29/20	Contract Purchase Price: \$3,000.00			<input type="radio"/> contract to be financed
Deductible: 250	Coverage Type: PROGRAM				

Vehicle features and optional coverage: TRBO 4X4

Coverage under this Contract begins at the Contract purchase date. See Terms & Conditions "1. Contract Period" for details regarding how Your Contract term is measured.

CONTRACT TERM: 36 Months / 60,000 Miles

## SELECTED COVERAGE

DIAMOND

☐ CAR RENTAL BENEFIT UPGRADE Optional coverage increases benefit to \$50 per day up to a maximum of 6 days and \$300 plus parts delay benefit of \$35 per day up to maximum of 5 days. Surcharge applies.

<p><input checked="" type="checkbox"/> YES I acknowledge that the information contained above is, to the best of my knowledge, true. I understand that authorization from the Administrator must be received before any repairs are performed under this Service Contract. Coverage is not afforded to a Business/Commercial Use Vehicle, Vehicle equipped with: 4 Wheel Drive/AWD, Diesel, Turbo/Supercharger, Snow plow or Lift. Customer Initials</p>	<p><input type="checkbox"/> YES I understand that in order to maintain Coverage under this Contract, I must have my Vehicle serviced as indicated under "Vehicle Maintenance Requirements" in the Contract as defined in Item 7, Terms and Conditions. Customer Initials</p>
--	--

The purchase of this Contract is a separate consideration from the purchase price of the Vehicle and is not a requirement to purchase the Vehicle, or to obtain financing. The implied warranty of merchantability on the Vehicle is not waived if this Contract has been purchased within ninety days of the purchase date of the Vehicle from a seller who also sold the Vehicle covered by this Contract.

I hereby acknowledge and accept the provisions of the "Arbitration" clause as stated in Item 10. of the Terms and Conditions.

I hereby acknowledge that state-specific disclosure language where applicable will be included with my Identification Card and become part of this Contract. I understand this language is also available to me at [www.infs.com/states](http://www.infs.com/states). If You do not receive Your Identification Card within 60 days, phone the customer service number listed below. I hereby declare that I have read the terms of this Application and I understand and accept all the provisions therein.

Applicant's Signature	Date	Seller Representative's Signature	Date	Salesperson Code
<i>Farah J Francois</i>	6/29/20	<i>[Signature]</i>	6/29/20	Yess

I understand to file a claim in the event I have a failure, I am to follow the instructions listed under the section entitled "What You Should do in the Event of a Failure".

NO PAYMENT FOR REPAIRS WILL BE MADE WITHOUT PRIOR AUTHORIZATION FROM THE ADMINISTRATOR

Administered by: Interstate National Dealer Services, Inc., 6120 Powers Ferry Rd., NW, Suite 200, Atlanta, GA 30339

Customer Service: 800-942-0400

63654



DEFENDANTS 13  
Distribution: WHITE/Administrator, YELLOW/Dealer, PINK/Lienholder, and WHITE/Applicant





## Capital One Auto Finance

**Capital One** \$ Booked

Victory Mitsubishi 647415

### Applicant(s)

### Vehicle

Applicant Name	FARAH JEAN FRANCOIS	N/U/D	USED
Co-Applicant Name	-	Year/Make/Model	2017/BMW/5-SERIES
Work Number	(212) 245-5877	Trim	Sedan 4D 530xi AWD
Home Number	(347) 995-5054	VIN #	WBAJA7C38HG904646

### Financing Information

### Funding Documents

Amount Financed	\$29,462.81	-
Term	72 mos	Stipulations
Dealer Fee	\$290.00	-
Dealer Participation	\$1,420.84	Comments
Net To Dealer	\$29,172.81	-
Reference Link	<a href="#">Click here to update directly in Dealer Navigator</a>	

### Reference

App ID	188350734
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	-
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186



# Used Car Consumer Bill of Rights

Buying a used car can be one of the largest financial commitments you make. Used car dealers must post this *Used Car Consumer Bill of Rights* and give you a copy *before* you sign a sales contract. The *Consumer Bill of Rights* must be provided to you in the language in which you negotiated the contract if a translated version is available on the Department of Consumer Affairs (DCA) website at [nyc.gov/dca](http://nyc.gov/dca). Take the time to read and understand the *Consumer Bill of Rights* before you sign that you received it.

## Your Rights

- 1 **You have the right to buy a car at the price advertised.**  
Used car dealers must display prices on cars. A used car dealer may not sell you a car at a price that is more than the price advertised, quoted, or posted on the car. The dealership cannot increase the price of the car because you do not finance the car with the dealership.
- 2 **You have the right to know the details of your financing agreement before you sign anything.**
- 3 **You have the right to decline financing or a loan arranged by a used car dealer.**  
You can pay cash or seek financing from another lender.
- 4 **You have the right to written disclosures about important terms of your financing contract.**  
Federal law requires that you get written disclosure of terms such as your annual percentage rate (APR), the amount of money you have agreed to finance, and the total amount you will have to pay to completely satisfy the terms of the financing contract.  
  
Under NYC law, the dealership must disclose the lowest APR offered to you by any financing company for a loan with the same term, number of payments, collateral, and down payment. The dealership must also disclose any fees the dealer is charging you for financing. These disclosures must be in the language in which you negotiated the contract, provided DCA has made these disclosures available in such language.
- 5 **You have the right to the Federal Trade Commission (FTC) Buyer's Guide for any used car and, where applicable, a written New York State Lemon Law warranty.**  
The Buyer's Guide gives important information about the car and warranty and must be posted on each car.  
  
Under the New York State Lemon Law, used car dealers must provide written warranties on used cars that are primarily for personal or household use, cost more than \$1,500, and have fewer than 100,000 miles. The warranty covers the engine, transmission, drive axle, brakes, radiator, steering, and alternator. Never buy a car "as is."
- 6 **You have the right to refuse add-ons.**  
The dealership cannot require you to buy any add-ons as a condition of buying or financing the car at an offered price.
- 7 **You have the right to get the price of each add-on in writing.**  
The dealership must give you, in writing, the itemized price of each add-on product and/or service, including the monthly and total price of financing with and without each product and/or service.
- 8 **You have the right to be offered a cancellation option.**  
Dealers must offer you a contract cancellation option, which allows you to cancel the contract within two (2) weekdays. This option gives you time to review the contract and any financing agreement away from the dealership. You will not be able to take the car home, but if you are trading in a car and pay the necessary fee, you will be able to use the trade-in during the cancellation period. The contract cancellation option must be given to you in the language in which you negotiated the contract. Learn more about the contract cancellation option at [nyc.gov/dca](http://nyc.gov/dca).
- 9 **You have the right to be free from discrimination when you apply for credit.**  
Credit discrimination on the basis of race, color, religion, national origin, sex, marital status, age, or use of public assistance is illegal under federal law.
- 10 **You have the right to file a complaint.**  
You can file a complaint against a used car dealer, regardless of your immigration status. Used car dealers must have a Department of Consumer Affairs (DCA) license in order to operate. You can call 311 to be transferred to DCA to check a dealership's license status and complaint history. If you believe a used car dealer has violated your rights or taken advantage of you, file a complaint at [nyc.gov/dca](http://nyc.gov/dca) or contact 311 (212-NEW-YORK outside NYC).

Consumer Initials or Signature

*for each 1-7*

# NYC

Consumer  
Affairs

Bu de Blasio  
Mayor

Lorelei Sales  
Commissioner

The NYC Department of Consumer Affairs (DCA) protects and enhances the daily economic lives of New Yorkers to create thriving communities.

DEFENDANTS 15









## Capital One Auto Finance



✓ Approved(As Submitted)

Victory Mitsubishi 647415



\*188350734RNY\*

Applicant(s)	Vehicle
Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	NEW/USED
App Income	-\$5,416.67
Co-App Income	-\$5,416.67
Total Income	\$5,416.67
Financing Information	
Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$29,457.00
Total Dealer Fee	\$290.00
Buy Rate	11.66 %
Max Participation	2 %
Approved Structure	-
Sales Price	\$31,995.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$22,995.00
Approved FE %	73.23 %
TT&L	\$3,462.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$29,457.00
Approved LTV %	93.81

### Additional Information

#### Stipulations

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have slips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

#### FOR THIS APPLICATION:

- Submitted deal structure meets COAF approval criteria.
- The lowest of \$3,000 Diamond Backend or 150% LTV is available.
- Buy rate and/or fee will increase for back end &gt;= 15.01% of vehicle value
- Max Allowable Amount to Finance is \$35,000
- Max Allowable Loan to Value is 120.0%
- Max Allowable Maintenance is \$2,000
- Max Allowable Payment is \$600

#### Comments



Reference Link    [Click here to update directly in Dealer Navigator](#)

**Reference**

APP ID	188350734
Approval Date	06/29/2020 4:10 p.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 8:00 p.m.

Use invoice or trade-in value for book value. Kelly Blue Book limited to AZ,CA,CO,ID,MT,NM,NV,OR,UT,WA AND WY.  
All approvals are subject to verification. Contract purchase is subject to satisfaction of stipulations and receipt of all required documentation as specified in Capital One Auto Finance program guidelines. All deals must be received and funded within 30 days from the date of the original Approval. \*Customer APR cannot exceed lower of state limit or 24.99%.



Dealer Name: Victory Mitsubishi

Dealer Phone #: 718-515-4600  
Dealer Fax #: 718-515-4600**PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.****INSTRUCTIONS:**

You may apply for credit in your name alone, whether or not you are married.

- (1) Please indicate whether you are applying for ☒ Individual Credit ☐ Joint Credit ☐ Community Property State ☐ Business Application
- (2) ☒ If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A.
- (3) ☐ If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.

\* If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant.

Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

**A. APPLICANT INFORMATION**

Last Name <b>JEAN FRANCOIS</b>		First Name <b>FARAH</b>		Middle Initial		Social Security Number <b>REDACTED</b>		Birth Date	
Address <b>2914 FARAGUT RD</b>		Apt # / Suite #		P.O. Box		Rural Route		City <b>BROOKLYN</b>	
Home Phone <b>(347)995-5054</b>		Cell Phone		Residential Status <input type="checkbox"/> Homeowner <input type="checkbox"/> Rent		<input checked="" type="checkbox"/> Family <input type="checkbox"/> Other		Time at Address <b>10 Yrs. ___ Mos.</b>	
E-Mail Address		Driver's License No.		Driver's License State		Time at Previous Address <b>Yrs. ___ Mos.</b>		State <b>NY</b>	
Previous Full Address (if less than 2 years)		Apt # / Suite #		P.O. Box		Rural Route		City <b>State</b>	
Employer Name <b>NULLS WHOLE FOOD</b>		Salary Type <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input checked="" type="checkbox"/> Annually		Occupation <b>MANAGER</b>		Employment Type <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other		Length of Employment <b>6 Yrs. 5 Mos.</b>	
Salary <b>65000</b>		Previous Employer Name		Previous Employment Type <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other		Work Phone Number * <b>(212)245-5877</b>			
Previous Occupation		Length of Employment <b>Yrs. ___ Mos.</b>		Previous Work Phone Number					
Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.		Source of Other Income		By Signing you certify that the income entered on this Credit Application is accurate. <b>X</b>					
Other Income (Monthly)		Comments							

**AGREEMENT**

The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers. In addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by the dealer and such financial institutions.

You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time during the term of your financing. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that the dealer and the financial institutions may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide such dealer and financial institutions with such information. You further authorize the dealer and the financial institutions to gather whatever credit and employment history each considers necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. The dealer and the financial institutions may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

You consent to receive autodialed, prerecorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

**You consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the following number(s) (347)995-5054 including any cell phone numbers. You understand that this consent is not a condition of purchase or credit.**

You opt in ☐

Signature of Applicant for election above: \_\_\_\_\_

You do not opt in ☐

Your dealer will inform you of the name and address of the financing sources to which this application shall be sent.

**BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON ALL PAGES OF THIS APPLICATION.**

**X**

APPLICANT'S SIGNATURE

DATE

**DEFENDANTS 19**



**FEDERAL NOTICES**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT If applicable to your credit transaction, to help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver's license or other identifying documents.

**STATE NOTICES**

**California Residents:** An applicant, if married, may apply for a separate account.

**Maine and Tennessee Residents:** You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

**New Hampshire Residents:** If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

**New York Residents:** In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained.

**Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Rhode Island Residents:** Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law.

**Vermont Residents:** You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

**Married Wisconsin Residents:** No provision of any marital property agreement, any unilateral statement under Wis. Stat § 766.59 or any court decree under § 766.70 applied to marital property adversely affects our interest unless you furnish a copy of the agreement, statement, or court decree or we have actual knowledge of such adverse provision before credit is granted. If you are making this credit application individually and not jointly with your spouse, complete Section A about yourself and Section B about your non-applicant spouse. Your non-applicant spouse should not sign the credit application if you are applying for individual credit.

FOR		USE ONLY										DEALER SECTION			
Dealer # 647415		Vehicle Type USED		Mileage 24580		Product Type Retail		Stock Number		Source		Certified Pre Owned <input type="checkbox"/>			
Year 2017	Make BMW			Model 5 Series				Trim 530i xDrive Sedan				VIN WBAJA7C38HG904646			
Term 72	Cash Selling Price 32500	Sales Tax 2800		T & L 250		Cash Down 9000		Front-End Fees 0		Rebate 0		Net Trade Acq Fee Unpaid Balance 26550			
Accident/Health Ins.		Credit Life Insurance		Gap		Service Plan		Back-End Fees 26550		Estimated Payment		Requested APR			
MSRP		Invoice/Wholesale Value 31700		Wholesale Source NADA		Retail Value		Retail Source NADA		Estimated Payment		Requested APR			
Vehicle Bookout <input type="checkbox"/>		Bookout Date		Lender Program											
Vehicle Options															
TRADE IN Information															
Year		Make		Model				Trim							
Lienholder		Monthly Payment													



## Victory Mitsubishi

4070 Boston Rd  
BRONX NY 10475  
Phone: (718) 515-4600



### NADA® Wholesale Value (Trade) Details

Bookout Date: 6/29/2020 4:01:22 PM  
Guide: NADA June 2020, EASTERN Edition.

#### Vehicle Information

2017 BMW 5 SERIES SEDAN 4D 530XI AWD	
VIN: WBAJA7C38HG904646	Stock No: N/A
Condition: Clean	\$26,575

#### Optional Equipment

Adaptive Cruise Control	w/pkg
Blind Spot Monitor	w/pkg
Collision Avoidance System	\$175
Cooled Front Seats	\$250
Driver Assist Plus Pkg.	\$900
Lane Departure Warning	w/pkg
Passenger Seat Memory	\$0

#### Wholesale Value with Options

Mileage Adjustment (24580 miles)

NADA ® Wholesale Value

\$27,900
\$3,500
<u>\$31,400</u>

Printed On: 6/29/2020

Last Modified By: N/A

Last Modified: N/A

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# Victory Mitsubishi

4070 Boston Rd  
BRONX NY 10475  
Phone: (718) 515-4600



## NADA® Retail Value (Retail) Details

Bookout Date: 6/29/2020 4:01:22 PM  
Guide: NADA June 2020, EASTERN Edition.

## Vehicle Information

2017 BMW 5 SERIES SEDAN 4D 530XI AWD	
VIN: WBAJA7C38HG904646	Stock No: N/A
	\$30,125

## Optional Equipment

Adaptive Cruise Control	w/pkg
Blind Spot Monitor	w/pkg
Collision Avoidance System	\$200
Cooled Front Seats	\$275
Driver Assist Plus Pkg.	\$1,000
Lane Departure Warning	w/pkg
Passenger Seat Memory	\$0
Retail Value with Options	\$31,600
Mileage Adjustment (24580 miles)	\$3,500
NADA ® Retail Value	\$35,100

Printed On: 6/29/2020

Last Modified By: N/A

Last Modified: N/A

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## Capital One Auto Finance



✓ Approved(As Submitted)

Victory Mitsubishi 647415



\*188350734RNY\*

Applicant(s)	Vehicle
Applicant Name	FARAH JEAN FRANCOIS
Co-Applicant Name	New/Used
App Income	Y/M/M
Co-App Income	Trim
Total Income	VIN #
	Mileage
	Book / Invoice
<b>Financing Information</b>	
Approved Product	Retail
Tier Level	Tier 7
Term	72 mos
Amount Approved	\$30,462.00
Total Dealer Fee	\$290.00
Buy Rate	11.76 %
Max Participation	2 %
Approved Structure	-
Sales Price	\$32,900.00
Doc Fee	\$0.00
Front End Products	\$0.00
Cash down	\$9,000.00
Trade	\$0.00
Rebate	\$0.00
Approved Front End	\$23,900.00
Approved FE %	75.39 %
TT&L	\$3,562.00
Warranty	\$3,000.00
GAP	\$0.00
Credit Life	\$0.00
Accident/Health	\$0.00
Approved ATF	\$30,462.00
Approved LTV %	96.09

- Stipulations**
- Multiple approvals for this applicant. First contract in-house funds.
  - Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
  - Must receive contract and have slips complete by 07/29/2020 or app will expire.
  - POI not required based on current deal structure. Requirement may change if deal structure changes

### Additional Information

- FOR THIS APPLICATION:
- Submitted deal structure meets COAF approval criteria.
- Buy rate and/or fee will increase for back end &gt;= 15.01% of vehicle value
- Max Allowable Amount to Finance is \$35,000
- Max Allowable Loan to Value is 120.0%
- Max Allowable Maintenance is \$2,000
- Max Allowable Payment is \$600

### Comments

-

Reference Link    [Click here to update directly in Dealer Navigator](#)

**Reference**

APP ID	188350734
Approval Date	06/29/2020 11:42 a.m.
Relationship Manager	Relationship Manager: Andrew Lattin
Ph	(888) 396-2623 Ext. 8323
Fax	(888) 722-5186
Funding Manager	Funding Manager: Michelle Garcia
Ph	(800) 945-9875 Ext. 8324
Fax	(888) 722-5186
Approval Expiration	07/28/2020 8:00 p.m.

Use invoice or trade-in value for book value. Kelly Blue Book limited to AZ,CA,CO,ID,MT,NM,NV,OR,UT,WA AND WY.  
All approvals are subject to verification. Contract purchase is subject to satisfaction of stipulations and receipt of all required documentation as specified in Capital One Auto Finance program guidelines. All deals must be received and funded within 30 days from the date of the original Approval. \*Customer APR cannot exceed lower of state limit or 24.99%.



**VICTORY MITSUBISHI**  
**SALES WORKSHEET**

05/30/2020 DATE  
 David Perez SALESPERSON

DMS Deal # \_\_\_\_\_

**CUSTOMER INFORMATION**

EMANNUEL LAFOREST

NAME

**TRADE INFORMATION**

YEAR MAKE MODEL

ADDRESS

COLOR

MILEAGE

NY

CITY STATE ZIP

ACCOUNT NUMBER CURRENT PAYMENT

(347) 995-5054 (347) 995-5054

HOME PHONE WORK PHONE

LIENHOLDER PHONE NUMBER

(347) 995-5054 alpo0220@gmail.com

CELL PHONE EMAIL ADDRESS

PAYOFF GOOD THRU

Phone Up

GIVEN BY VERIFIED

Source

Victory Mitsubishi

TRACKING CODE

**VEHICLE OF INTEREST**

Stock # ~~3690~~ Year 2017 Make BMW Model 7 Series

Miles 44,925 VIN WBA7F2C51HG421273 X Customer Approval

Trade-In

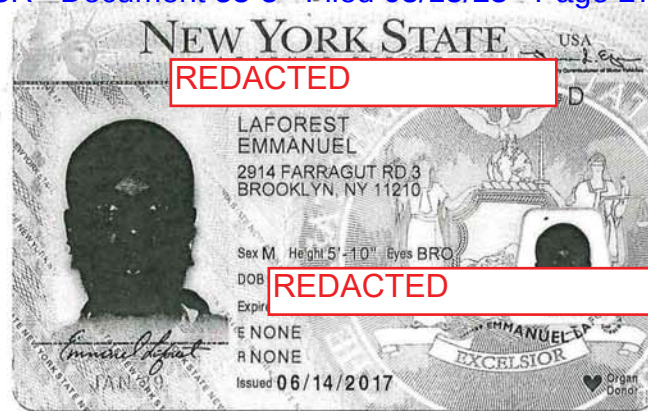
Price

\$35,995

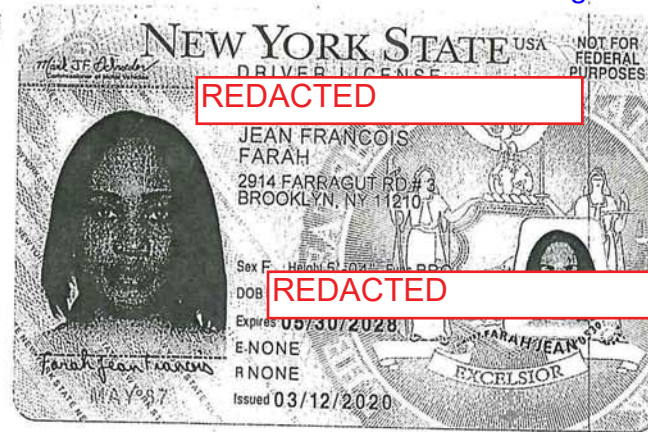
Cash Down

Monthly Payment

\$10k









Department of  
Motor Vehicles

# VEHICLE REGISTRATION/ TITLE APPLICATION FOR DEALER SALES

This form is available at dmrv.ny.gov

Office Use Only				Class
Batch File No.				
<input type="checkbox"/> Orig	<input type="checkbox"/> Activity	<input type="checkbox"/> Renewal	<input type="checkbox"/> Lease Buyout	Three of Name
<input type="checkbox"/> Dup	<input type="checkbox"/> Activity W/RR	<input type="checkbox"/> Renew W/RR	<input type="checkbox"/> Sales Tax with Title	

## I WANT TO:

☒ REGISTER A VEHICLE  
☐ CHANGE A REGISTRATION

☐ RENEW A REGISTRATION  
☐ REPLACE LOST OR DAMAGED ITEMS

☐ GET A TITLE ONLY  
☐ TRANSFER PLATES

Plate Number

## 1 NAME OF PRIMARY REGISTRANT (Last, First, Middle or Business Name)

FRANCOIS, FARAH JEAN

Registrant Type ☐ Individual ☐ Co-Registrants ☐ Corp/Organization

NYS driver license ID number of PRIMARY REGISTRANT ☐ No CID

DATE OF BIRTH

GENDER

**REDACTED**

Male ☐ Female ☐

NAME OF CO-REGISTRANT (Last, First, Middle)

NYS driver license ID number of CO-REGISTRANT ☐ No CID

DATE OF BIRTH

GENDER

NAME CHANGED? ☐ YES ☒ NO

ADDRESS CHANGED? ☐ YES ☒ NO

TELEPHONE NUMBER  
Area Code (347) 995-5054

MOBILE TELEPHONE NUMBER  
Area Code ( )

FORMER NAME (If name was changed you must present proof)

EMAIL

alpo0220@gmail.com

THE ADDRESS WHERE PRIMARY REGISTRANT GETS MAIL (Include Street Number and Name, Rural Delivery or box number. This address will be on the document).

2914 FARRAGUT

BROOKLYN

11210

County of Residence

THE ADDRESS WHERE PRIMARY REGISTRANT RESIDES IF DIFFERENT FROM THE MAILING ADDRESS. (DO NOT GIVE A P.O. BOX.)

N/A

City or Town

State N/A

Zip Code N/A

KINGS

## 2 VEHICLE IDENTIFICATION NUMBER

WBAJA7C38HG904646

VEHICLE DESCRIPTION

Body Type (mark one)

☐ 2-Door ☐ 4-Door ☐ Pick-up ☐ Van

Color 1 GRAY

Type of Power (Fuel)

☐ Gas ☐ Diesel ☐ Electric ☐ Flex ☐ CNG ☐ Propane ☐ None

Cylinders

For trailers & commercial vehicles  
Maximum Gross Weight

Adult Seating Capacity  
(including driver)

Odometer Reading in Miles  
24580

Office Use Only  
Mileage Brand A E N

For commercial vehicles  
Axles Distance

CHANGES: Describe any vehicle changes and the reasons for the changes. (SUBMIT NYS TITLE IF ISSUED)

## 3 If the OWNER of the vehicle is DIFFERENT from the REGISTRANT, the OWNER must complete this section.

NYS driver license number of OWNER NAME OF CURRENT OWNER(S) (Last, First, Middle)

☐ No CID NAME OF CO-OWNER →

THE ADDRESS WHERE OWNER GETS MAIL (Include the Street Number and Name, Rural Delivery or box number)

Appl. No. City or Town

State

Zip Code

County

DATE OF BIRTH

Month Day Year

GENDER

Male ☐ Female ☐

(Signature of owner or authorized person, and signature of co-owner if applicable)

(Date)

DEALER USE ONLY - LIEN FILING - Alterations are not allowed in the lienholder section below

Choose one → ☐ There are no liens ☐ I am filing for the lienholder(s) listed below

Lien Filing Code

Lienholder Name

Lienholder Mailing Address (number, street, city, state, zip code)

64660

CAPITAL ONE AUTO FINANCE

PO BOX 660068 SACRAMENTO, CA 95866

## NEW YORK DEALERS ONLY

Did you issue plates to this vehicle? ☐ Yes ☒ No

Plate Number

Reg. Class

Date Temp Issued

Facility ID Number

7123426

DEALER CERTIFICATION: I certify that all information provided on this application is true. I take responsibility for the integrity of the papers delivered to the Motor Vehicles office.

(Signature of Dealer or Authorized Representative)

## OFFICE USE ONLY

New Plate ☐ Sales Tax Status ☐ Value ☐ Rate ☐ Out of State ☐ Insurance Code ☐ Lien ☐ Lien Release

Prior Owner ☐ Issuance Title ☐ Lien Number ☐ Lien Release

Proof Submitted

Reg/Title ☐ Stop/Response/Scott Law

Approved By



**4 ADDITIONAL VEHICLE INFORMATION —→ QUESTIONS 1-3 MUST BE COMPLETED.**

1. Has the vehicle been wrecked, destroyed, or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and to make the vehicle legal to operate on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss?

☐ No ☐ Yes - (If you marked Yes the vehicle must have an anti-theft examination before it is registered. The title that is issued will have the statement "Rebuilt Salvage" on it.)

2. Is this vehicle registered for your personal use? ☐ Yes ☐ No  
*If you marked "Yes", go to the next question (question 3). If you marked "No", check any of these boxes that apply:*

☐ This vehicle is a passenger vehicle that will be used for hire with a driver and will be operated in the following location(s):

☐ New York City (NYC) ☐ A jurisdiction that is not NYC that regulates taxis ☐ A jurisdiction that does not regulate taxis

☐ This vehicle is used as a contracted carrier.

☐ This vehicle is a passenger vehicle that is rented without a driver.

☐ This vehicle requires a permit for commercial operation. (Mark the box of the type of permit that was issued and write the permit number on the line.) ☐ NYS DOT Permit No. \_\_\_\_\_ ☐ Federal DOT Permit No. \_\_\_\_\_

☐ The government owns this vehicle.

☐ This vehicle is used as (mark one) ☐ an ambulance ☐ an ambulance ☐ a hearse or invalid coach  
 If payment is received to carry passengers, mark this box: ☐

☐ This vehicle is used exclusively as a hearse. If payment is received to carry passengers, mark this box: ☐

☐ This vehicle is a commercial tow truck with a gross vehicle weight rating of at least 8,600 pounds.

☐ This vehicle is used only as a farm vehicle. (Form MV-260F, Part 1, must be attached)

☐ This vehicle is used only as an agricultural truck or agricultural trailer.

☐ This vehicle is subject to the Department of Transportation inspection requirements for the carriers that transport passengers.  
 (For more information, refer to form MV-82, 1P, "Inspection Requirements for Carriers Transporting Passengers.")

3. Has this vehicle been modified from the original manufacturer specifications? ☐ Yes ☐ No If "Yes", describe the modifications:

4. Was this vehicle altered to increase the capacity beyond that provided by the manufacturer by method of extended chassis, lengthened wheel base, or a lengthened seating area? ☐ Yes ☐ No

If YES, do you have the required Federal Alterer's Safety Certification (normally found on the door jamb)? ☐ Yes ☐ No

\* If your vehicle was altered or stretched to increase the passenger capacity, you must present to the DMV issuing office a photograph or copy of all labels or plates (normally put on the driver's side door). If the vehicle was altered or stretched and now has an adult seating capacity of 11 or more adults (including the driver), you must show the original NYS DOT Inspection Receipt OR a NYS DOT Exemption Letter.

5. This vehicle is a pick-up truck with an unladen weight that is a maximum of 6,000 pounds. This vehicle is never used for commercial purposes and does not have advertising on any part of it. I want (mark one): ☐ Passenger Plates ☐ Commercial Plates

**CERTIFICATION:** I certify that the information I have given on this application and on any documentation provided in support of this application is true and complete. I certify that the vehicle is fully equipped as required by the Vehicle and Traffic Law, and has passed the required New York State inspection, or has qualified for a time extension (Form VS-1077) and will be inspected within 10 days. I also certify that appropriate insurance coverage is in effect, and that the vehicle will be operated in accordance with the Vehicle and Traffic Law. If I am applying for replacement registration items, I certify that the registration is not currently under suspension or revocation. If I have plates in a series reserved for a special group, I certify that I am still eligible to receive them, and that I have only one set of these plates. *If I am using a credit card for payment of any fees in connection with this application, I understand that my signature below also authorizes use of my credit card.*

**WARNING:** Intentionally making a false statement or providing false or misleading information in connection with this application is a criminal offense that may subject you to prosecution under the law.

Print Name Here FARAH JEAN FRANCOIS

(Print Name in Full - If registering for a corporation, print your full name and title)

Sign Here Farah J. Francois

(Sign Here)

Print Additional Name Here \_\_\_\_\_

(Print Name in Full)

Additional Signature Sign Here \_\_\_\_\_

(Sign Here - Additional signature required for a partnership or if registering this vehicle in more than one name.)



## NEW YORK STATE INSURANCE IDENTIFICATION CARD

**PROGRESSIVE®**

693 Progressive Max Insurance Company  
 Name & Address of Issuer Progressive Max Insurance Company  
 6300 Wilson Mills Road  
 Mayfield Village, Ohio 44143

An authorized NEW YORK insurer has issued an Owner's Policy of Liability Insurance complying with Article 6 (Motor Vehicle Financial Security Act) of the NEW YORK Vehicle and Traffic Law to:

FRANCOIS, FARAH, J  
 2914 FARRAGUT RD  
 BROOKLYN NY 11210

Policy Number 938948432  
 Effective Date 05/30/2020 Expiration Date 11/30/2020

12:01 a.m. 12:01 a.m.

(Not acceptable to obtain registration after 45 days from effective date.)

Applicable with respect to the following Motor Vehicle:

2017 BMW  
 Year Make  
 WBALA7C38HG904646  
 Vehicle Identification Number

WARNING: Any person who issues or produces an ID card knowing that an Owner's Policy of Insurance is not in effect may be committing a misdemeanor. In addition, a person who presents an ID card if insurance is not in effect may be committing a misdemeanor.

The name of the registrant and the name of the insured must coincide.

REPLACEMENT VEHICLE NOTATION: DMV WILL ONLY PROCESS A VEHICLE CHANGE (RE-REGISTRATION) USING THE REPLACED VEHICLE'S CURRENT REGISTRATION.

FS-20

## NEW YORK STATE INSURANCE IDENTIFICATION CARD

**PROGRESSIVE®**

693 Progressive Max Insurance Company  
 Name & Address of Issuer Progressive Max Insurance Company  
 6300 Wilson Mills Road  
 Mayfield Village, Ohio 44143

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FRANCOIS, FARAH, J  
 2914 FARRAGUT RD  
 BROOKLYN NY 11210

Policy Number 938948432

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 WBALA7C38HG904646  
 Vehicle Identification Number

THIS ID CARD MUST BE CARRIED IN THE INSURED VEHICLE FOR PRODUCTION UPON DEMAND

WARNING: Any person who issues or produces an ID card knowing that an Owner's Policy of Insurance is not in effect may be committing a misdemeanor. In addition, a person who presents an ID card if insurance is not in effect may be committing a misdemeanor.

The name of the registrant and the name of the insured must coincide.

REPLACEMENT VEHICLE NOTATION: DMV WILL ONLY PROCESS A VEHICLE CHANGE (RE-REGISTRATION) USING THE REPLACED VEHICLE'S CURRENT REGISTRATION.

FS-20

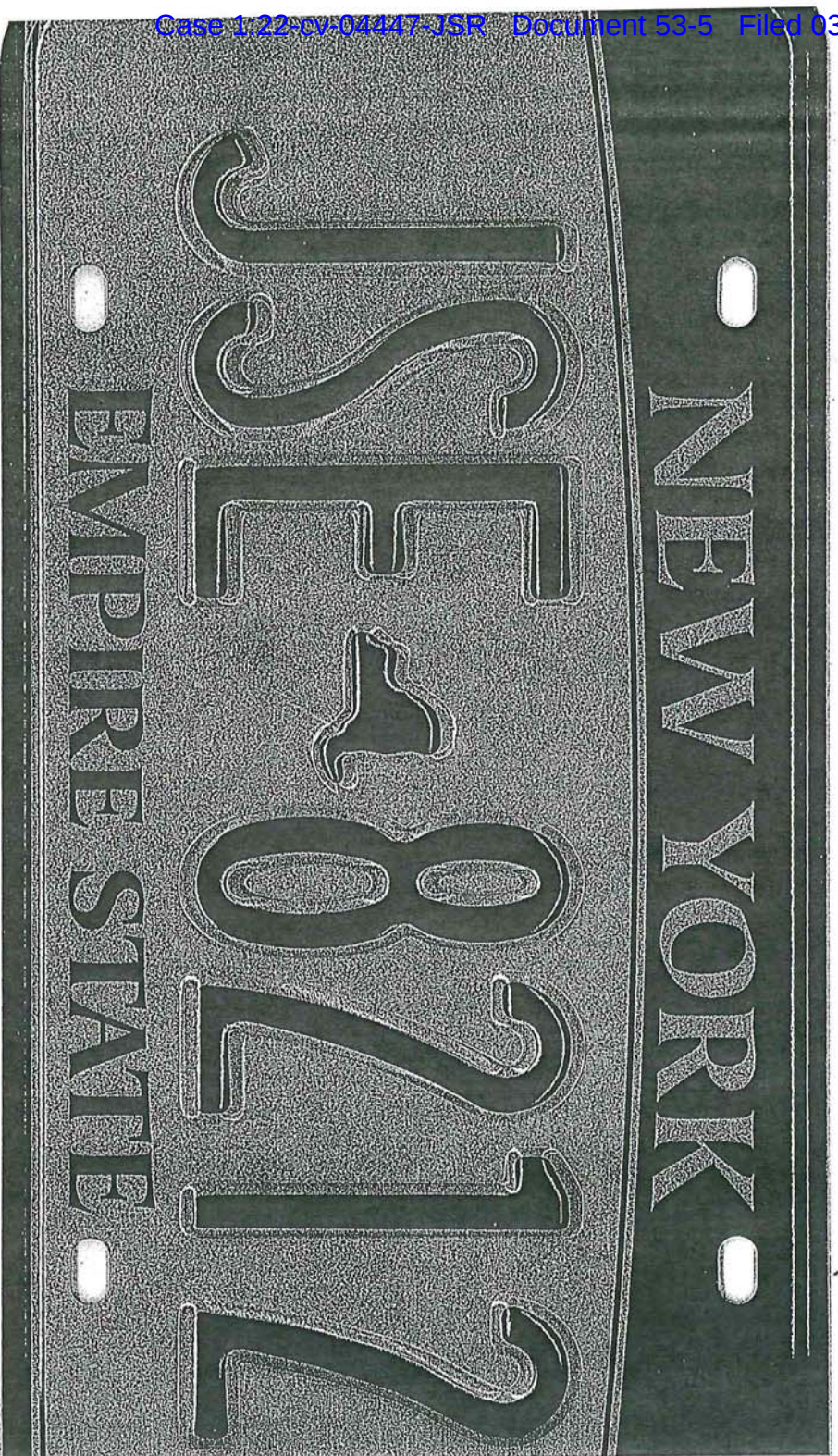
FAX: Scannable Bar Code

## FAX INSTRUCTIONS:

1. The entire page must be faxed.
2. If submitted to DMV, either the entire page or the second ID card and large scannable bar code will be retained
3. A faxed ID card must be replaced with a scannable ID card within 14 days of the effective date.
4. DMV will not accept a faxed ID card without a scannable barcode

DEFENDANTS 31







## RETAIL CERTIFICATE OF SALE RECEIPT

No. E022948292020



E022948292020

## TYPE OF SALE

☐ New ☒ Used ☐ Demo ☐ Salvage

## VEHICLE INFORMATION:

☒ COO Review Required

Year	Make	Model	Body Type	Color1	Color2	Weight (Unladen)	Fuel Type	Cylinders	Adult Seating Capacity
2017	BMW	5 SERIES	4DSD	GY	N/A	3542	G	4	5
Vehicle Identification Number			Lien(s)		Inspection Certificate Number	Date of Inspection	Inspection Station Number		
W B A J A 7 C 3 8 H G 9 0 4 6 4 6			1		3875733	05-30-2020	7090068		
Plate/Permit Number			Number of Dealer Plate Loaned			Lease Buyout (Insp. Not Required)		Selling Price	
JSE8212			N/A			<input type="checkbox"/>		\$35595	

## DEALER INFORMATION:

VICTORY MITSUBISHI, 4070 BOSTON ROAD, BRONX, NY, 10475, Bronx

## PURCHASER INFORMATION:

FARAH JEAN FRANCOIS, 2914 FARRAGUT, BROOKLYN, NY, 11210

## PRIOR OWNER INFORMATION:

 PETER F DECORE, 1824 ST CLAIR LANE, BARTLETT, IL, 43026.  
 Out Of State Title (17158691334)

## ODOMETER DISCLOSURE STATEMENT:

Federal and state laws require that you state the mileage of the vehicle described on the certificate, when transferring ownership. Failure to do so, or not telling the truth about the mileage may result in fines and/or imprisonment.

☒ I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" of the vehicle described above.

ODOMETER READING					
0	0	2	4	5	8
(no tenths)					

☐ I certify that, to the best of my knowledge, this odometer reading "EXCEEDS MECHANICAL LIMITS."

☐ I certify that, to the best of my knowledge, this odometer reading is "NOT ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."

Check your odometer reading at:

[verify.com/check](http://verify.com/check)

Processing States with questions about this eMV-50 may contact 1 833 VERIFI NY (1 833 837-4346)

## DEALER CERTIFICATION

I certify: The vehicle described above was sold to the purchaser on the date indicated. At the time of delivery the purchaser was entitled to register the vehicle. This vehicle complied with equipment requirements of the Commissioner's Regulations. At the time of delivery, such equipment was in condition and repair to render satisfactory and adequate service on the public highway under normal use. Equipment certification does not apply to a vehicle sold as new, wholesale, or salvage. All New York State and local taxes due as a result of this sale have been collected from the purchaser. False statements made herein are punishable as a Class A misdemeanor pursuant to Section 210.45 of the Penal Law.

DEALER (or authorized representative) - (SIGN full name)

PRINT full name of dealer or authorized rep.

Date

Dealer Facility No.

VICTORY MITSUBISHI

10/29/20

7123426

## PURCHASER CONFIRMATION

 Additional odometer history for this vehicle, if available, can be found at: [verify.com/check](http://verify.com/check)  
 By signing, the purchaser affirms the odometer reading on this receipt is accurate.

PURCHASER - (SIGN full name)

PRINT full name of purchaser

Date

FARAH JEAN FRANCOIS

10/29/20

 Selling Dealer  
 NYS Sales  
 Tax No.  
 81-4895257
The authenticity of this document can be verified at [verify.com/check](http://verify.com/check)
 Any change or Alteration voids this receipt  
**DEFENDANTS 33**  
 Customer copy



## STATE OF ILLINOIS

## CERTIFICATE OF TITLE OF A VEHICLE

VEHICLE IDENTIFICATION NO. WBAJA7C38HG904646	YEAR 2017	MAKE BMW	MODEL 530XI	BODY STYLE SEDAN	TITLE NO. 3385 17158691334
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DATE ISSUED 06/07/17	ODOMETER 32	CCM 32	MOBILE HOME SQ. FT.	PURCHASED 05/12/17	TYPE TITLE ORIGINAL
-------------------------	----------------	-----------	---------------------	-----------------------	------------------------

## MAILING ADDRESS

BMW BANK OF NORTH AMERICA  
5550 BRITTON PKWY  
HILLIARD OH 43026-7456

## LEGEND(S)

## ACTUAL MILEAGE

OWNER(S) NAME AND ADDRESS  
PETER F DECORE  
1824 SAINT CLAIR LN  
BARTLETT IL 60133-6749

FIRST LIENHOLDER NAME AND ADDRESS  
BMW BANK OF NORTH AMERICA  
5550 BRITTON PKWY  
HILLIARD OH 43026-7456

SECOND LIENHOLDER NAME AND ADDRESS



RELEASE OF LIEN  
The Lienholder on the vehicle described in this Certificate does hereby state that the lien is released and discharged.

Firm Name <i>BMW Bank of North America</i>	By <i>[Signature]</i>	Signature of Authorized Agent	Date <i>2.28.2023</i>
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NEW LIEN ASSIGNMENT: The information below must be on an application for title and presented to the Secretary of State.  
Secured Party: \_\_\_\_\_ Address: \_\_\_\_\_

## ASSIGNMENT OF TITLE

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or the undersigned hereby certifies that the vehicle described in this title has been transferred to the following printed name and address:

*Victory MITSUBISHI*

I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:

Signature(s) of Seller(s) *[Signature]* ☒ NO TENTHS  
Signature(s) of Buyer(s) *[Signature]* ☐ 1. The mileage stated is in excess of its mechanical limits.  
☐ 2. The odometer reading is not the actual mileage.  
WARNING-ODOMETER DISCREPANCY.

\*If this vehicle is one of more than 5 commercial vehicles owned by me, I certify also that the vehicle is not damaged in excess of 33 1/3% of market value unless this document is accompanied by a salvage application.\*

Printed Name(s) of Seller(s) *Belinda J. Rogers* BMW Bank of North America  
I am aware of the above odometer certification made by seller. DATE OF SALE *2.28.2023*  
Signature(s) of Buyer(s) *[Signature]* Printed Name \_\_\_\_\_

I, Jesse White, Secretary of State of the State of Illinois, do hereby certify that according to the records on file with my Office, the person or entity named hereon is the owner of the vehicle described hereon, which is subject to the above named liens and encumbrances, if any IN WITNESS WHEREOF, I HAVE AFFIXED MY SIGNATURE AND THE GREAT SEAL OF THE STATE OF ILLINOIS AT SPRINGFIELD  
CONTROL NO. \_\_\_\_\_

M8812307



*Jesse White*  
JESSE WHITE, Secretary of State

WBAJA7C38HG904646



VICTORY MITSUBISHI  
LONG ISLAND

546887-2329

DO NOT ACCEPT TITLE SHOW DEFENDANCES, VARIATIONS OR MUTILATIONS.





# Secretary of State

## Affidavit of Repossession

(625 ILCS 5/3-114(f-5)(3))

This space for use by  
Secretary of State

Secretary of State  
Vehicle Services Department  
501 S. Second St.  
Springfield, IL 62756  
217-782-6306  
www.cyberdriveillinois.com

☐ Commercial Vehicle  
☒ Non-Commercial Vehicle

Repossessed from Owner (Borrower) Name: Peter F Decore

Address 1824 Saint Clair Ln

City/State Hanover Park, IL

ZIP Code 60133

Creditor (lienholder) Name: BMW Bank of North America

Address 5550 Britton Parkway

City/State Hilliard, OH

ZIP Code 43026-7456

Purchaser(s) Name: Victory MITSUBISHI

Address \_\_\_\_\_

City/State \_\_\_\_\_ ZIP Code \_\_\_\_\_

The owner's vehicle was lawfully repossessed by the lienholder for default under the terms of the owner's loan/security agreement with the lienholder. The lienholder lawfully terminated the owner's interest in the vehicle pursuant to the terms of the loan/security agreement. The lienholder delivered or mailed to the owner at the owner's last known address and any other lienholder of record the Notice of Redemption required under the Illinois Vehicle Code (625 ILCS 5/3-114(f-5)(1)), and the sale of the vehicle occurred after the expiration of 21 days from the date of mailing or delivery of the Notice. If the owner's vehicle was a non-commercial vehicle, the lienholder also delivered or mailed to the owner at the owner's last known address the Affidavit of Defense required under the Illinois Vehicle Code (625 ILCS 5/3-114(f-5)(2)), and no response was received from the owner within 21 days after mailing or delivery.

Owner's Vehicle (Collateral): Year 2017 Make BMW Model 530i xDrive Sedan

VIN WBAJA7C38HG904646 Title # 17158691334

Date of Repossession: 01/10/2020

Date of Mailing or Delivery of Notice of Redemption: 2/10-2020

Date of Sale of Vehicle to Purchaser: 2.28.2020

☒ Vehicle repossessed is not damaged in excess of 33 1/3%.  
☐ Vehicle repossessed is damaged in excess of 33 1/3% of its fair market value.

☐ Check if Certificate of Title is lost and no third party is involved in the transaction.

Under penalties of perjury, the undersigned lienholder states that the above requirements have been complied with and the undersigned lienholder will assume all liability and costs for any litigation that may arise from the issuance of a Certificate of Title.

Notary:

Lienholder:

Subscribed and sworn to before me this 28

By [Signature] Signature of Lienholder's Authorized Representative

day of Feb, 2020

Date 2.28.2020

Notary Public [Signature]

My Commission Expires: 7.31.24





Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The undersigned hereby certifies that the vehicle described in this title is free and clear of all liens, except as noted, and has been transferred to the following printed name and address:

Name of Purchaser \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:  
☐ NO TENTHS  
ODOMETER READING \_\_\_\_\_  
☐ 1. The mileage stated is in excess of its mechanical limits.  
☐ 2. The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY.  
Date of Sale \_\_\_\_\_ Dealer's Name \_\_\_\_\_ Dealer No. \_\_\_\_\_

I am aware of the above odometer certification made by the seller/agent. \_\_\_\_\_  
Agent's Signature \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

Signature of Buyer/Agent \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

The undersigned hereby certifies that the vehicle described in this title is free and clear of all liens, except as noted, and has been transferred to the following printed name and address:

Name of Purchaser \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:  
☐ NO TENTHS  
ODOMETER READING \_\_\_\_\_  
☐ 1. The mileage stated is in excess of its mechanical limits.  
☐ 2. The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY.  
Date of Sale \_\_\_\_\_ Dealer's Name \_\_\_\_\_ Dealer No. \_\_\_\_\_

I am aware of the above odometer certification made by the seller/agent. \_\_\_\_\_  
Agent's Signature \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

Signature of Buyer/Agent \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

The undersigned hereby certifies that the vehicle described in this title is free and clear of all liens, except as noted, and has been transferred to the following printed name and address:

Name of Purchaser \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:  
☐ NO TENTHS  
ODOMETER READING \_\_\_\_\_  
☐ 1. The mileage stated is in excess of its mechanical limits.  
☐ 2. The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY.  
Date of Sale \_\_\_\_\_ Dealer's Name \_\_\_\_\_ Dealer No. \_\_\_\_\_

I am aware of the above odometer certification made by the seller/agent. \_\_\_\_\_  
Agent's Signature \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

Signature of Buyer/Agent \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

The undersigned hereby certifies that the vehicle described in this title is free and clear of all liens, except as noted, and has been transferred to the following printed name and address:

Name of Purchaser \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:  
☐ NO TENTHS  
ODOMETER READING \_\_\_\_\_  
☐ 1. The mileage stated is in excess of its mechanical limits.  
☐ 2. The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY.  
Date of Sale \_\_\_\_\_ Dealer's Name \_\_\_\_\_ Dealer No. \_\_\_\_\_

I am aware of the above odometer certification made by the seller/agent. \_\_\_\_\_  
Agent's Signature \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

Signature of Buyer/Agent \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

The undersigned hereby certifies that the vehicle described in this title is free and clear of all liens, except as noted, and has been transferred to the following printed name and address:

Name of Purchaser \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:  
☐ NO TENTHS  
ODOMETER READING \_\_\_\_\_  
☐ 1. The mileage stated is in excess of its mechanical limits.  
☐ 2. The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY.  
Date of Sale \_\_\_\_\_ Dealer's Name \_\_\_\_\_ Dealer No. \_\_\_\_\_

I am aware of the above odometer certification made by the seller/agent. \_\_\_\_\_  
Agent's Signature \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

Signature of Buyer/Agent \_\_\_\_\_ Printed Name (same as signature) \_\_\_\_\_

LAST REASSIGNMENT  
DEALER ONLY

FOURTH REASSIGNMENT  
DEALER ONLY

THIRD REASSIGNMENT  
DEALER ONLY

SECOND REASSIGNMENT  
DEALER ONLY

FIRST REASSIGNMENT  
DEALER ONLY